

THE BEST THANKSGIVING PRESENT.

MANHATTAN LIFE INSURANCE CO. OF NEW YORK,

NOS. 156 AND 158 BROADWAY,

(INCORPORATED 1850.)

CALL ATTENTION TO THEIR NEW

10/20 INSURANCE INVESTMENT BOND

Example at the age of 25, AMOUNT, \$10,000.

For the above amount the total sum agreed to be paid shall not exceed \$7,539. (Payable in ten annual instalments of \$753.90.)

THE COMPANY GUARANTEES:

FIRST.--That the amount of \$10,000, together with all dividend accumulated shall be paid should death occur at any time within twenty years, PAYABLE AT SIGHT, on receipt of proofs, WITHOUT DISCOUNT.

SECOND.--That the Bond shall be FULL PAID IN TEN YEARS; that it shall PARTICIPATE IN THE PROFITS of the Company during the twenty years, and that it SHALL THEN MATURE.

The Net Results of the Investment Being as Follows:

Amount cash returned, guaranteed by the Bond,	\$10,000
Add accumulated profits,	1,580
Total returns,	\$11,580
Charge amount of the 10 annual instalments paid in as above,	7,539
Showing net profit [after twenty years' insurance] of	\$4,041
Equal to 5 1-3 per cent interest, or to 54 per cent. profit on the money invested, and the life insured twenty years besides.	

For a \$10,000 4 per cent. Government Bond due in 20 years [1907], you have to pay in cash \$12,900.

For the *Manhattan Bond* you agree to pay \$7,539, in *ten equal instalments*, in ten years, and in case of your death at any time after the said Bond is issued the Company pays the \$10,000 with the accumulated profits thereon, and your estate is released from the payment of any unpaid instalments in case of death before the expiration of the ten years, the Bond becoming due and payable at once, with the accumulated profits added.

Furthermore, the Company agrees that the deposits shall *not be subject to forfeiture* after three payments have been made; but that an equity has been acquired in the Bond which may be obtained on due surrender of the original contract. This is *guaranteed*.

Distinctive and Liberal Features of the Contract.

- 1st. It is *incontestable* after three years on account of errors.
- 2d. It is *non-forfeitable* after three payments—surrender value being guaranteed by law.
- 3d. It contains *no suicide nor intemperance clause* to avoid the contract.
- 4th. It is *payable at sight*, on receipt of proof of death, *without discount*.
- 5th. It grants *freedom of travel and residence*.
- 6th. It is absolutely *free from technicalities*, and the simplest form of insurance contract in use.

The security for the faithful performance of the contract on the part of the Company is real and personal property of the market value of over \$11,000,000, of which the surplus fund is over \$2,200,000. For example of payments on all other ages apply to the Company or any of its agents.

JAMES M. McLEAN, President.

JACOB L. HALSEY, First Vice-President.

HENRY B. STOKES, Second Vice-President.

HENRY Y. WEMPLE, Secretary.

S. N. STEBBINS, Actuary.

FIVE-CENT HOROSCOPES.

The Parquets Responsible for Them Are Too Fond of Society to Fly Away.

THREE fortune-tellers and a female companion were at the corner of Fourth avenue and Twentieth street, under the control of an Italian "bearded like a Pard," who held sway over them with a stick. Their names were Maria, Giuseppe, "Cecce," the companion was Caroline. The fortune-tellers were clad in the brightest green, while the companion wore a washed out yellow.

The green ones were parquets and the other was a witted canary. In front of the cage a series of different colored envelopes held the five-cent horoscopes of the ingenious applicant. When one tempted fate by putting down a nickel the parrot called Giuseppe clambered on the end of the stick, and was gently extricated from his perch. He at once examined the small ladder, but was recalled and bidden to tell the fortune.

"Gentlemen!" the Italian said, "Giuseppe" waddled along on the paper walk formed by the tops of the folded papers, gazed critically with his small head on one side, and then with his bill plucked out one of the sibylline leaves, and headed back for the cage. When birds were taken out they seemed to want to go back instead of spreading their small pinions in a wild flight to the opposite curbstone and emancipation.

The woman reporter read a blue parchment which "Cecce" had printed out for him, and passed through several degrees of Fahrenheit in gathering from it his rosy date. It ran as follows:

"You are very merry and a lover of the pretty sex. You will have many relations with them, and by this make your fortune; but among them will be one crazy in love with you and will make you rich. In marrying her you will be subject to headache, but this will pass in time and you will never have any other illness. You will have many friends who will love you, but one among them will betray you; beware then and do not let flattery with you and you will come out victorious and live happily to old age."

Balancing accounts, this seemed to promise a surplus on the side of good.

"How do you train them?" the Italian seemed unable to answer.

"How long does it take?"

EXPERT WITH THE FOILS.

Mrs. Langtry, a Good Fencer, Mrs. Potter No Doubt Soon Will Be.

PROF. SENAC'S sunny little parlor, with its photographs, instruments and books, suggests the art of fencing to a visitor. In one large frame are twenty photographs of the Professor's pupils in the use of the foil.

The central one is a large picture of Mrs. Langtry. "Mme. Langtry," Prof. Senac remarked in French, "is the greatest expert among my lady pupils. It will be an interesting treat for the public when she appears in a piece which admits of her displaying her skill with the foils. She makes me hold my own when we are having a lesson, and there are plenty of gentlemen whom she could disarm in a twinkling. She has a superb physique for a fencer, and is quick and adroit in her movements."

You may not know that I have a new pupil," continued the professor, giving a tug at his bristling mustache. "Mrs. Potter has begun a regular course of fencing lessons, and means to continue them while she remains in New York. It is a great improvement to an actress to take exercise with the foils. It gives her suppleness, an easy, graceful carriage, develops her figure, strengthens her arms and legs, and bestows more perfect poise to her in her poses and agility and lightness in her action."

"You should see them when they begin and when they are through a course if you would fully appreciate the value of the exercise to them. Sometimes they come with stooping shoulders, sunken breasts, weak arms, a drooping carriage, their legs insecure and wobbly. That all goes after a proper time given to fencing. Of course the intelligence and robustness of a pupil counts greatly in the quickness with which proficiency is acquired."

"Which do you think will succeed the better, Mrs. Langtry or Mrs. Potter?"

"Ah," said the professor, with an eighteen-carat smile and a Gallic shrug, "they are both beautiful, graceful women."

How Girls May Get on the Stage.

(Philadelphia Press Interview with Joseph Jefferson.)

"Now, Mr. Jefferson, you have told me about the vain girl, but what about the earnest, sincere woman who must be among the other applicants for the stage?"

"To such I have always given the most serious and thoughtful consideration. Whenever women would enter the modesty which always seems to surround true talent, I have always been the first to encourage their going on the stage. But I have invariably advised them to begin in the lower ranks; if they do, the mortification of their position is soon over. It ceases at the beginning, and every later step is upward. I am pleased to know that there are several ladies holding honorable and lucrative positions to-day in the theatre who have gained them by this course and through my advice."

WOMEN WHO WORK AT NIGHT.

Their Numbers in New York Are Constantly Increasing, Despite an Old Adage.

(New York Letter to Washington Post.)

The number is well high in New York, in a big city like New York, of women and girls who daily tasks keep them from home after dark and who make their way through the streets alone with impunity. The belated traveller meets them, singly and in groups, at the Bridge and ferries at all hours from early dark till long past midnight, and if he is out himself, towards morning, some of them—not very many—set type in newspaper offices, though they are supposed not to, and there is a respectable minority in a great variety of trades and occupations, but the vast body of them are clerks and cashiers in the big stores, whose labors during the busy season keep them away from home late at night. Even in stores where there is an "early closing" rule, the purchasers are not got rid of till 10 o'clock, when there is still the work of clearing up the day's docket to be done, and there is no pressure of closing early on Saturday evenings or during the holidays. Midnight very frequently overtakes the toiler at the counter with her tasks unfinished, and there are occasions when nearly the whole staff must be kept in preparation for some special order of trade.

The woman doctor is out at all hours, of course, and I have met a medical student of barely twenty trudging along at 1 o'clock in the morning, while the falling rain almost blinded her, her hand on the shoulder of a tagged lad of ten, who was conducting her to a sick bed in the east side tenement region.

It is a good deal to the credit of the metropolis that as a rule these girls are nearly as sane from rudeness as in the daylight. They are modest and virtuous in appearance, they build their own business and have ways to make the would-be masquerade of a night worker of the other sex—men and boys—who are out of night on errands of necessity—have little to fear. The workman or boy may be rude when he is drunk, and sometimes when he is not, but he is seldom persistent and not often intentionally troublesome.

The frequency of night employment for women means a tremendous change in the once accepted notions and opinions of mankind. The judge who declares from the bench that a woman has no business to be abroad after dark is yet heard from once in a while, but the machinist always calls forth a burst of righteous indignation. I was talking with a night worker masculine the other day about this very topic. He said that he had often lost his horse-car and had to wait a half hour for another in the wee small hours, because of his reluctance to let a fellow worker feminine grope alone for her car in the middle streets. Despite this experience, which is enough to make any but the most sweet-tempered man conservative, he was not, however, enthusiastic of the effect likely to be produced upon women, especially young women, by self-supporting habits, and said he looked to see them in contact with practical necessities. The working girl will never be wholly practical, however, so long as she permits a man to lose his own car while finding hers unless she has reasons to suspect that the service is a pleasure to him.

The more nearly even the terms upon which women and men conduct their daily business the better it is for the business woman probably.

Bobby's Excellent Reference.

(From the Detroit Free Press.)

Mrs. G.—A little son came home from school in a very disappointed state the other day.

"Howard," she said, sternly, "you have been fighting again."

BEGGAR WOMEN FROM PARIS.

They Dig in Cinder Heaps Where Kind-Hearted People Can See Them.

BENEVOLENT-looking old gentlemen, who might have been a retired coffee-merchant as well as anything else, was attracted to the Broadway end of the Court-House on Monday afternoon by a group of women kneeling in a pile of cinders that had been thrown up from the boiler room underneath the stone flagging. The old gentleman bent his back with a charming display of mingled dignity and rheumatism and looked down over the rims of his gold-bowed spectacles at the group of women. Each woman had a sack which she was filling with such stray pieces of half-burned coal as she could find by digging in the pile with her bare fingers or a short piece of stick.

There were five women, a little boy and a young girl in the group. The women were dressed alike in white-spotted blue skirts, loose rusty-brown waists and thick, heavy-soled shoes. Two wore small shawls around their heads, while the others were bareheaded. The little girl had on a brown dress, a pair of worn out black stockings and two shoes hopelessly run over at the heels. The boy was dressed in clothes that apparently had seen better days and a more happily situated wearer. A short distance away were two little girls and a boy on their way home. One of the girls, a black-eyed, plump, checked little thing, balanced a big bundle on her head and carried a basketful of odds and ends of fruit, vegetables and bread on her right arm. The other girl, broad on her head and in her dress, carried a bundle of rags. The boy, empty handed and indolent, strolled along as though he had nothing to do but let his sisters work for him.

The benevolent old gentleman looked long at the curious group. "Bless me," said he at length. "It is hard to be poor."

One of the women looked at him for a moment, and then resumed her work without saying a word.

"Is it hard work, my good woman?" asked the old gentleman.

"Oh, Mossoo," answered the woman near-est him.

"Then you are French?"

"Oh, Mossoo."

"It must be dreadful to have to live so poor and work so hard in a strange and unsympathetic land."

"Oh, Mossoo."

"And your children; are you willing that they should grow up in ignorance and perhaps in sin?" The benevolent gentleman reached into his overcoat for a handful of silver.

"Oh, I say!" called out a bystander. "Let up on that, my friend. Don't waste your charity. Save it for some one who is more worthy."

MUSHROOM SEED IN DEMAND.

Amateur Gardeners Buy Two Tons of It From One Dealer.

"People who own hot-houses and conservatories have a new fad," said an employee in a large seed establishment the other day. "They have taken to raising mushrooms for their own tables, and some, I suppose, go for the tables of less fortunate friends. I was up to Irvington the other day and saw Jay Gould's mushroom bed. It was like a snow bank with its covering of fringes, and you couldn't stick a pin in it anywhere without piercing an Agaric. Agaric is the botanical name for the growth."

There has been a great demand for seed this season," the man continued. "So great has it been that we have been unable to supply the trade as usual. We've sold more than two tons of it to these amateur cultivators of the delicacy."

A sample of mushroom seed was shown the reporter. It was a large cake or parallelopiped of a dark brown color with dimensions 3x1x1/2 inches.

The young man of seeds went on: "The seed, or rather spawn, of the mushroom is a little white thread that looks like silk fibre. This is gathered from the bed under the fungi where it falls. It is thoroughly mixed with the excrement of cattle, which is selected for its preservation because it is perfectly cold and lifeless. The spawn is pressed into these cakes, and the mushroom lies inert and lifeless until it is needed."

The mushroom bed is made in a darkened room, a cellar, if possible. It is built of heat-producing manure and straw, with a slight coating of mould. Bits of the seed cake, an inch and one-half square, are placed in it at intervals of a few inches. The temperature of the surrounding air may be as low as 50 degrees, but the fermenting mass of the bed keeps the heat about the germs in the neighborhood of 70 degrees.

In eight weeks' time the entire mass, in every conceivable direction, is a perfect spider's web of silken fibres. Two weeks more and the white heads of the fungi begin to peep through the surface, only to be snatched from their resting-place to please an epicure's palate.

Knew Exactly What He Wanted.

(From the London Daily News.)

There is nothing like knowing what you want and seeing that you get it. The advertiser who inserts the following sample of his moderate desire in a country newspaper seems a very clear-sighted, intelligent man and might make a good Prime Minister.

WANTED—Lodgings by a B. A. Advertiser wishes to secure a quiet room in a comfortable house, on principle to fall in with his own excessive requirements, including (1) private bath, (2) private toilet, (3) private dressing room, (4) private study, (5) private dining room, (6) private kitchen, (7) private parlour, (8) private garden, (9) private carriage, (10) private coach, (11) private driver, (12) private groom, (13) private valet, (14) private maid, (15) private cook, (16) private butler, (17) private footman, (18) private porter, (19) private policeman, (20) private constable, (21) private magistrate, (22) private judge, (23) private jury, (24) private witness, (25) private jury, (26) private witness, (27) private jury, (28) private witness, (29) private jury, (30) private witness.

Why, She'd Seen the Mayflower Herself.

(From the Epoch.)

Boston young man (in Chicago).—Yes, I am naturally proud of my ancestry, Miss Broxy. Some of my ancestors came over in the Mayflower, you know.

CREATOR OF BOOTBLACKS' STANDS.

The Industry Perused by an Italian in a Triangular Shop in Worth Street.

EW, probably, of the men who patronize the many shoe-blackening establishments in the streets and sit in comfortable arm-chairs on brass-ornamented stands, ever stop to think of the origin of these conveniences. They have increased in number so rapidly within the past few years that they are now as common a sight as a street-lamp or a horse-car. The majority of the stands are made in Worth street by an Italian, who proudly claims the honor of inventing them. His triangular-shaped stand is a blacksmith's and is reached by a short flight of rough wooden steps that might almost be called a ladder. In this small shop, with one window, boot-blackening stands are in various stages of completion and in different sizes, some being large enough for one, two or three chairs, so that a purchaser may buy according to his means. They range in price from \$2 for a pine-wood, painted, single-chair stand, as high as \$40. But, of course, no lighted boot-black stand would buy a two-dollar affair. He would aspire to one made of mahogany and brass-mounted, which would cost him \$8 or \$10.

Zinc is going out of fashion as a covering for the top, and brass is taking its place. A stand large enough for three chairs was in process of construction, and when finished will be sold for \$30. It contained three lock drawers for brushes and blacking, besides a money drawer, and will have a brass top and trimmings.

The genial inventor is a good-looking Italian about fifty years of age, who has been in this city six or seven years. He seemed pleased to talk of his work, but deplored the fact that four or five men who had worked under him had set up similar workshops, so that he has not so many orders as formerly. He unlocked the door of a small office and showed some designs for the foot-rests. There were stately canopies, fierce-looking lions, ponies and soldiers, but the most original was a cavalier on a prancing charger framed in a horseshoe. These are the Italian's own designs. He buys a child's toy, twists it to satisfy himself and adds to it, takes away until he is suited, and carries it to the foundry, where it is cast in iron for him.

A Pearl Cross Worth \$50,000.

(Illustration Correspondence San Francisco Chronicle.)

Single pearls have been found on the coast valued at \$1,500 and \$3,000, but the most curious pearl discovery that has been made, either here or elsewhere, was made on this coast a few years ago, when the now famous "Crude Australia," or Southern Cross pearl, was revealed. This is a perfectly natural cross of nine pearls, all in one piece, the center of the cross being a small gem, as often appears, unaware of its value, and sold it for a trifle. The purchaser considered himself fortunate to have it, and he sold it to a Jew in Perth. They sent the curiosity to England and had it mounted and exhibited in the recent Colonial and Indian Exhibition in London, where it attracted a great deal of notice, and was offered for sale at the advanced price of \$50,000. Whether a purchaser has yet been found for it is not known. The exhibitors hoped that His Holiness the Pope might consider it his duty to become the possessor of so marvelous a reproduction of the Holy Tree, and perhaps some pious devotee may before now have purchased it for a jubilee offering to the Pontiff.

Not Far When You Get There.

(From Harper's Bazar.)

"I'm afraid, George, it's too far to walk to Gryme's Hill to-day."

"Why, Auntie! It's not far; it's awfully near when you get there."

Not Reasonable.

(From the Birmingham Republic.)

LEVY'S ONLY RIVAL.

He Finds That the Graphophone Can Produce the Notes of His Cornet.

Levy, the famous cornetist, has found a rival. It is a little machine in the Post building called the graphophone. By its side Mr. Levy stood yesterday afternoon with his cornet in his hand. Upon its brass cylinder was placed a little tube of paper covered thinly with wax. Then the recording diaphragm was placed in position, the needle fell in its place upon the surface of the wax, the operator moved the treadle with his foot and the cylinder began to revolve.

Levy placed his cornet to his lips, and the familiar notes of "Robin Adair" filled the room. A moment later and the plaintive Scotch melody had given way to the merry tune of "Yankee Doodle," while the air quivered with the variations of "The Last Rose of Summer." As these died away the cornetist played "The Last Rose of Summer" and "Killicully."

The recorder was removed and the reproducer substituted. Again the cylinder revolved and the little needle began to follow the infinitesimal track of it had been carved upon the wax. A little fainter than the original playing, but preserving all the sweetness and the clearness of the cornet's notes, the graphophone began to repeat the tune of "Robin Adair." Then it rattled merrily the variations of "Yankee Doodle," while the notes of the "Last Rose of Summer" and "Killicully" were perfectly reproduced. More songs were played, and no matter how many twists and turns the cornetist gave to his notes he found that the graphophone repeated them all with marvelous minuteness and distinctness. Mr. Levy had played into the phonograph, but, as he remarked, that machine gave a metallic and harsh reproduction, failing entirely to preserve the delicate phrasing and the clear bell-like tone which characterized his playing.

After the music there was some conversation.

"It's the most wonderful and astonishing thing I ever saw in my life," said Mr. Levy, and "it's the most wonderful and astonishing thing I ever saw in my life," echoed the graphophone, as it imitated the cornetist's remarks. Finally the cornetist turned to depart.

"Good-by," said Mr. Levy.

"Good-by," replied the graphophone.

How to Take Care of Silver.

(From the Chicago Herald.)

To know how to take care of silver is a very important thing when one has any silver to take care of. A good deal of valuable ware is reduced to a condition where it is fit only to be melted by improper cleaning and careless handling. Silver articles, when not in use, should be kept in a dry place, and if likely to remain a long time the silver should be perfectly clean and the bags closely wrapped in stout paper. For daily care of silver it is best to use hot water, Castile soap and a stiff brush and chambray leather. In using plate powder to restore the brilliancy one should always go to a reliable silversmith for a good article, as much of the powder indiscriminately sold is no better than a fine saw of a lot of quartz sand to wear off the surface of metal. Gilding ought to be rubbed as little as possible, and silver, etched, decorated with colored alloys or oxidized, can be kept in condition by rubbing with a damp linen cloth with a very little plate powder.

A Negligent Dog.

(From the Savannah Daily.)

A family in Orlando owns a setter pup which is allowed to come into the house. Thursday a member of the family procured the book known as "Letters from Hell," and happening to leave it within reach of the pup, along with other books, he deliberately took it from the shelf and tore it up. No other book has been injured, and no attempt was made by the dog heretofore to destroy anything.

A Sure Sign.

(From Harper's Bazar.)

Brown—Do you know how long Robinson has been keeping house?

Smith—No; but it must be a good many years, I took dinner with him the other day, and he carried a sack without spilling it on the door.

Not Reasonable.

(From the Birmingham Republic.)

A writer says the Turks will cheat but will not rob a man. He can't convince people of that in a country where an Ottoman is always a foot-pad.